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October 18, 2007

Eric A. Cioppa, Acting Superintendent
c/o Vanessa Leon
Docket No. INS-07-1000
Maine Bureau of Insurance
34 State House Station
Augusta, Maine 04333-0034

Re: Anthem BCBS 2008 HealthChoice Individual Rate Filing
Filing coversheet

Dear Superintendent Cioppa:

Enclosed for filing please find the following:

SUBMITTED BY: Christopher T. Roach
DATE: October 18, 2007
DOCUMENT TITLE: Anthem BCBS Response to Third Information Requests of
Superintendent
DOCUMENT TYPE: Response to Information Requests
CONFIDENTIAL: **No**

Thank you for your assistance in this matter.

Very truly yours,

/s/ Christopher T. Roach

cc: Thomas C. Sturtevant, Esquire
Christina M. Moylan, Esquire
Judith M. Shaw, Deputy Superintendent
James Bowie, Esquire

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)	
In re: ANTHEM BLUE CROSS AND)	
BLUE SHIELD 2008 INDIVIDUAL)	APPLICANT'S RESPONSE TO THIRD
RATE FILING FOR)	INFORMATION REQUEST OF THE
HEALTHCHOICE, HEALTHCHOICE)	SUPERINTENDENT
STANDARD AND BASIC)	
PRODUCTS)	
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)	
Docket No. INS-07-1000)	October 18, 2007
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)	

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF INSURANCE

IN RE:)	
)	
ANTHEM BLUE CROSS AND BLUE)	
SHIELD 2008 INDIVIDUAL RATE)	APPLICANTS' RESPONSE TO
FILING FOR HEALTHCHOICE,)	THIRD INFORMATION REQUEST
HEALTHCHOICE STANDARD AND)	OF THE SUPERINTENDENT
BASIC PRODUCTS)	
)	
Docket No. INS-07-1000)	October 18, 2007

Applicant Anthem Health Plans of Maine, Inc., d/b/a Anthem Blue Cross and Blue Shield ("Anthem BCBS") hereby responds to the Third Information Request of the Superintendent dated October 12, 2007 as follows:

The Superintendent's Third Requests instruct that "[i]n producing the requested information, Anthem shall furnish all information regardless of whether it is in the possession of Anthem or any subsidiary, affiliate, or parent of Anthem." For clarity, Anthem BCBS notes that the information typically sought in these proceedings resides with Anthem BCBS, that there are numerous subsidiaries and affiliates of Anthem BCBS, and that Anthem BCBS's ultimate parent company is WellPoint, Inc. It would not be possible to inquire of all subsidiaries, affiliates and parents whether they have responsive information and still produce responses within the four business days required by the Procedural Order. Accordingly, Anthem BCBS has gathered responsive information that is in the possession of Anthem BCBS and responds below, accordingly.

1. In Anthem's response to Question 1 of the Superintendent's Second Information Request, what period is included in "2007 YTD"?

Response: The question requested information through the first half of 2007, so the "2007 YTD" includes data

through June 30, 2007.

2. Anthem's response to Question 11 of the First Information Request of the Advocacy Panel refers to "question seven of the Second Information Request of the Attorney General." It appears that Anthem meant "question seven of the Superintendent's First Information Request." Please clarify.

Response: You are correct. The response should have referenced question seven of the Superintendent's First Request.

3. Please explain what "Employee Elect" is.

Response: Employee Elect is a packaging of existing small group products to be offered to small groups of 1-50 subscribers that will allow the employer to select the benefits that best serve the employer's needs.

4. Please explain why the trends for November 2005 through April 2007 on the "trend data" tab of the spreadsheet provided in response to the Advocacy Panel's First Information Request do not agree with those in Exhibit VI of the filing even though claims data is the same.

Response: The claims data submitted in response to the Advocacy Panel's First Request is not the same as the claims data used in the original filing, which formed the basis for the trends reflected in Exhibit VI. More particularly, the claims data provided in the Advocacy Panel response included additional claims runout beyond that incorporated in the original filing, which would therefore produce different trends.

5. The Procedural Order provided that "All spreadsheets shall be filed in electronic operational form, in addition to the hard-copy reproductions (paper versions). The electronic files shall contain all the embedded data, formulas, assumptions, and underlying electronic workpapers." However, the "trend data" and "members and contracts" tabs are hard-coded in the spreadsheet provided in response to the Advocacy Panel's First Information Request. Please provide a revised spreadsheet that complies with the terms of the Procedural Order.

The Procedural Order provided that “All spreadsheets shall be filed in electronic operational form, in addition to the hard-copy reproductions (paper versions). The electronic files shall contain all the embedded data, formulas, assumptions, and underlying electronic workpapers.” However, the “trend data” and “members and contracts” tabs are hard-coded in the spreadsheet provided in response to the Advocacy Panel’s First Information Request. Please provide a revised spreadsheet that complies with the terms of the Procedural Order.

Response: Attached to this response, in electronic format only, is the spreadsheet, revised in accordance with the Procedural Order.

DATED: October 18, 2007

/s/ Christopher T. Roach
Christopher T. Roach, Esq.

PIERCE ATWOOD LLP
One Monument Square
Portland, Maine 04101
Attorney for Applicant

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on October 18, 2007, a copy of the Non-Confidential Version of Applicant's Response to the Third Information Request of the Superintendent was served in the manner indicated on each of the persons listed below:

Thomas C. Sturtevant, Esq. (via electronic mail and U.S. Mail)
State of Maine
Department of the Attorney General
6 State House Station
Augusta, Maine 04333-0006
(Counsel to the Superintendent)

Christina Moylan, Esq. (via electronic mail and U.S. Mail)
State of Maine
Department of the Attorney General
6 State House Station
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James Bowie, Esq. (via electronic mail and U.S. Mail)
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(Counsel to the Advocacy Panel)

DATED October 18, 2007

/s/ Christopher T. Roach
Christopher T. Roach, Esq.

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